

Information to identify the case:		
Debtor 1:	Dale Herbert Lundmark	Social Security number or ITIN: xxx-xx-8251 EIN: _-_-
	First Name Middle Name Last Name	
Debtor 2:	Kathryn Mae Lundmark	Social Security number or ITIN: xxx-xx-9788 EIN: _-_-
(Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 2/11/22
Case number: 22-10072-TPA		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dale Herbert Lundmark	Kathryn Mae Lundmark
2. All other names used in the last 8 years		
3. Address	10609 Market Street Russell, PA 16345	10609 Market Street Russell, PA 16345
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 2/24/22

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 29, 2022 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteedpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 5/30/22 You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 4/22/22 Deadline for governmental units to file a proof of claim: Filing deadline: 8/10/22	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 3/29/22 at 11:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteedpa.com	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Dale Herbert Lundmark
Kathryn Mae Lundmark
Debtors

Case No. 22-10072-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 24, 2022

Form ID: 309I

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dale Herbert Lundmark, Kathryn Mae Lundmark, 10609 Market Street, Russell, PA 16345-4239
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15453963	+ Community Bank Na, Attn: Bankruptcy Dept, Po Box 509, Canton, NY 13617-0509
15453964	+ Cub Cadet, Attn: Bankruptcy, 70 Gray Rd, Falmouth, ME 04105-2019
15453966	+ Dovenmuehle/Reliance Financing, 1 Corporate Drive, Lake Zurich, IL 60047-8944
15453967	+ Fedloan, Attn: Bankruptcy, P.O. Box 69184, Harrisburg, PA 17106-9184
15453968	+ Five Star Bank, 220 Liberty Street, Po Box 227, Warsaw, NY 14569-0227
15453974	+ Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
15453976	+ Southern Chautauqua FCU, 310 Fairmont Ave, Jamestown, NY 14701-2846

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebttbuster.com	Feb 24 2022 23:35:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Feb 24 2022 23:35:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Feb 25 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2022 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 25 2022 04:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 24 2022 23:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Feb 24 2022 23:36:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Feb 25 2022 04:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15453948	Email/Text: ebn@21stmortgage.com	Feb 24 2022 23:36:00	21st Mortgage Corporation, Attn: Bankruptcy, 620 Market Street, Knoxville, TN 37902
15453949	Email/Text: bankruptcy@bbandt.com	Feb 24 2022 23:35:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
15453956	Email/Text: Bankruptcy.RI@Citizensbank.com		

District/off: 0315-1

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		Feb 24 2022 23:35:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
15453950	+ EDI: CAPITALONE.COM		
		Feb 25 2022 04:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15453951	+ EDI: CITICORP.COM		
		Feb 25 2022 04:28:00	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
15453953	+ Email/Text: ACCOUNTRECOVERY@CENTRA.ORG		
		Feb 24 2022 23:36:00	Centra Credit Union, 1430 National Bk, Columbus, IN 47201-5577
15453952	+ Email/Text: ACCOUNTRECOVERY@CENTRA.ORG		
		Feb 24 2022 23:36:00	Centra Credit Union, Attn: Bankruptcy, Po Box 789, 3801 Tupelo Dr, Columbus, IN 47202-0789
15453954	+ EDI: CITICORP.COM		
		Feb 25 2022 04:28:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15453955	+ EDI: CITICORP.COM		
		Feb 25 2022 04:28:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15453957	+ EDI: WFNNB.COM		
		Feb 25 2022 04:28:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453958	+ EDI: WFNNB.COM		
		Feb 25 2022 04:28:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453960	+ EDI: WFNNB.COM		
		Feb 25 2022 04:28:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453961	+ EDI: WFNNB.COM		
		Feb 25 2022 04:28:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15453959	+ EDI: WFNNB.COM		
		Feb 25 2022 04:28:00	Comenity Bank/ctpr&bks, Po Box 182789, Columbus, OH 43218-2789
15453962	+ EDI: WFNNB.COM		
		Feb 25 2022 04:28:00	Comenity Capital, Attn: Bankruptcy, Po Box 182120, Columbus, OH 43218-2120
15453965	+ EDI: DISCOVER.COM		
		Feb 25 2022 04:28:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15453969	+ Email/Text: key_bankruptcy_ebnc@keybank.com		
		Feb 24 2022 23:36:00	Key Bank, Oh-01-51-0622, 4910 Tiedman Rd., Brooklyn, OH 44144-2338
15456197	+ Email/Text: key_bankruptcy_ebnc@keybank.com		
		Feb 24 2022 23:36:00	KeyBank NA, 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
15453970	+ Email/Text: PBNCNotifications@peritusservices.com		
		Feb 24 2022 23:35:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15453971	Email/Text: camanagement@mtb.com		
		Feb 24 2022 23:35:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15453972	+ Email/Text: angela.abreu@northwest.com		
		Feb 24 2022 23:35:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15453973	+ EDI: AGFINANCE.COM		
		Feb 25 2022 04:28:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15453975	+ EDI: NAVIENTFKASMSERV.COM		
		Feb 25 2022 04:28:00	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15453977	+ EDI: RMSC.COM		
		Feb 25 2022 04:28:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15454335	+ EDI: RMSC.COM		
		Feb 25 2022 04:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15453978	+ EDI: RMSC.COM		
		Feb 25 2022 04:28:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453979	+ EDI: RMSC.COM		
		Feb 25 2022 04:28:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

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15453980	+ EDI: RMSC.COM	Feb 25 2022 04:28:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15453981	+ EDI: RMSC.COM	Feb 25 2022 04:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453982	+ EDI: RMSC.COM	Feb 25 2022 04:28:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453983	+ EDI: RMSC.COM	Feb 25 2022 04:28:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15453984	+ EDI: RMSC.COM	Feb 25 2022 04:28:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15453985	EDI: TFSR.COM	Feb 25 2022 04:28:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
15453986	+ EDI: WFFC.COM	Feb 25 2022 04:28:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, 3rd Fl, Des Moines, IA 50328-0001

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		RELiance FIRST CAPITAL, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RELiance FIRST CAPITAL LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Dale Herbert Lundmark dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Kathryn Mae Lundmark dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

District/off: 0315-1

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cmecf@chapter13trusteedpa.com

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